

**PHELAN HALLINAN DIAMOND & JONES, LLP**

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Jerome Blank, Esquire  
BANKRUPTCY ATTORNEY

REPRESENTING LENDERS IN  
Pennsylvania

1/5/2018

BRAD J. SADEK, ESQUIRE  
1315 Walnut Street, Suite 502  
PHILADELPHIA, PA 19107  
**SENT VIA REGULAR MAIL AND FAX TO (215) 545-0611**

**RE: ALEXANDER VULAKH AND MARINA VULAKH**  
**Bankruptcy No.: 15-13329 ELF**

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on December 6, 2016.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of November 2017 through December 2017 in the amount of \$2,352.17, for the month of January 2018 in the amount of \$2,365.93, less Debtors' suspense in the amount of \$814.77. In order to cure this default, it will be necessary for your client to remit \$6,255.50, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter.

**Your clients' payment to cure this default should be remitted to: Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza Philadelphia, PA 19103, ATTN: BANKRUPTCY DEPT. and made payable to OCWEN LOAN SERVICING, LLC (WEST PALM BEACH, FL).**

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

JASON SEIDMAN, Legal Assistant  
Phelan Hallinan Diamond & Jones, LLP

cc: ALEXANDER VULAKH  
MARINA VULAKH  
WILLIAM C MILLER, ESQUIRE (TRUSTEE)  
UNITED STATES TRUSTEE  
OCWEN LOAN SERVICING, LLC (WEST PALM BEACH, FL)  
ATTENTION: BANKRUPTCY DEPARTMENT  
ACCOUNT NO.: XXXXX41404

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY